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**United States Bankruptcy Court**  
of the  
**Northern District Of Illinois**  
**Western Division**

## Trustee's Final Report

In Re: DAVID J. KERNICA & JUDITH A. KERNICA  
1919 JUNIPER LANE  
LOVES PARK, IL 61111

Case Number: 04-75519  
SSN-xxx-xx-7146 & xxx-xx-3780

Case filed on: 11/4/2004  
Plan Confirmed on: 1/21/2005

P Discharged Paid Out

Total funds received and disbursed pursuant to the plan: \$6,031.00

Detail of Disbursements below:

Claim #	Name of the Claimant	Claimed by the Creditor	Allowed by the Court	Principal Paid	Interest Paid
772	CLERK OF U.S. BANKRUPTCY COURT	164.00	164.00	164.00	0.00
	Total Administration	164.00	164.00	164.00	0.00
000	BALSLEY & DAHLBERG LLP	1,200.00	1,200.00	1,200.00	0.00
	Total Legal	1,200.00	1,200.00	1,200.00	0.00
999	DAVID J. KERNICA	0.00	0.00	271.00	0.00
	Total Debtor Refund	0.00	0.00	271.00	0.00
001	COUNTRYWIDE HOME LOANS INC	3,496.22	3,496.22	3,496.22	0.00
002	COUNTRYWIDE HOME LOANS	252.28	252.28	252.28	0.00
	Total Secured	3,748.50	3,748.50	3,748.50	0.00
003	C.B. ACCOUNTS	0.00	0.00	0.00	0.00
004	COMED CO	0.00	0.00	0.00	0.00
005	CREDIT PROTECTION ASSOCIATION	0.00	0.00	0.00	0.00
006	CREDITORS PROTECTION SERVICE, INC	0.00	0.00	0.00	0.00
007	ENCORE RECEIVABLE	0.00	0.00	0.00	0.00
008	JOHN & DEBORAH KERNICA	0.00	0.00	0.00	0.00
009	M.S.D. COLLECTION AGENCY	0.00	0.00	0.00	0.00
010	NCO FINANCIAL SYSTEMS, INC.	0.00	0.00	0.00	0.00
011	NICOR GAS	102.80	102.80	8.84	0.00
012	WOLPOFF & ABRAMSON, L.L.P.	3,146.86	3,146.86	270.53	0.00
013	ROCK VALLEY WOMENS HEALTH CENTER	0.00	0.00	0.00	0.00
014	SWEDISH AMERICAN MEDICAL GROUP	0.00	0.00	0.00	0.00
015	SBC CORPORATION	0.00	0.00	0.00	0.00
	Total Unsecured	3,249.66	3,249.66	279.37	0.00
	Grand Total:	8,362.16	8,362.16	5,662.87	0.00

Total Paid Claimant: \$5,662.87  
Trustee Allowance: \$368.13  
Percent Paid Unsecured: 8.60

Wherefore, your petitioner prays that a final Decree be entered discharging the trustee and the trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other relief as is just. Pursuant to FRBP, I hereby certify that the subject case has been fully administered.

Report Dated:

/s/ Lydia S. Meyer  
Lydia S. Meyer, Trustee

This is to certify that a copy of this notice has been mailed to the debtor and the debtor's attorney.

Dated at Rockford, IL on 03/26/2008By /s/Heather M. Fagan